#### SAVINGS BANK INTEREST.

GENERAL REDUCTION FROM 4 TO 8 1-9 PER CENT. LIKELY.

The Bowery Savings Bank Has Decided on It and Several Other Big Ones Are Ex-pected to Follow Suit-Seamen's May Keep 4 Per Cent. Rate-Money Is Cheap.

A reduction in the rate of interest allowed upon deposits from 4 to 3% per cent, has been informally decided upon by the trustees of the lowery Savings Bank. They will meet on Monday afternoon next to take formal action. The bank is the largest savings bank in the city, its deposits at the present time aggregating \$64,400,000. It is known that similar action has been under consideration by the trustees of other savings banks in this city that mye been paying 4 per cent., and it is likely that several of them will reduce their rate to 3%, though a few that have as investments blocks of securities yielding high rates of interest, which were obtained at comparatively chean prices many years back, when conditions were different and the plane of interest higher, may for the present make no change.

savings banks are loaded up with money from new deposits which they are finding it difficult to invest in high class securities o that the returns will warrant their keeping their interest rate up to 4 per cent. The preniums on the gilt-edged bonds that they are permitted by law to invest in are very high, us cutting down the net return. Advices from all sections of the country report : plethora of money for investment, and the pressure to invest this money has resulted in requeing the rate of interest yielded by safe investments of every sort.

Cutting down by the savings banks of their interest rates has been in progress at many other cities. Here is a sample despatch which reached the financial district yesterday from

"Money is so plentiful that all the local banks having savings departments have reduced the rate of interest on such deposits from 3 to 214 per cent. Country banks in the State report creasing deposits and little demand for

Advices from Cleveland, O., said that the leading trust companies and savings banks of that city would reduce their rate of interest on deposits from 4 to 3 per cent, on Jan. 1. From Norfolk, Va., a despatch stated that a majority of the regular banks there had announced that after Jan. 1 no more deposits to draw interest would be received, for the reason that there was more money on hand than could be loaned good security, and that the Saving and Trust Bank of the city would on the same date cut its interest rate from 4 to 3 per cent. In this State, in Rochester and Syracuse, the savings banks have reduced the rate from 4 to 3% per cent., except on small deposits.

The savings banks of New York State are The savings banks of New York State are very carefully hedged in by the law regarding the character of their investments. John D. Hicks, the Vice-President of the Bowery Savings Bank and its acting President since the death of John P. Townsend, said yesterday:

New investments by the savings banks at the present time scarcely yield them 3½ per cent, on the average. According to law they are limited to the following investments: Government bonds, which are now selling on a basis of about 2½ per cent; first-class municipal bonds of this State and certain other States, yielding at the market rates about 3 per cent, certain New York State railroad bonds which are selling on, the average on about a 3½ per cent, basis, and mortgages upon real estate, which yield from 4 to 4½ per cent. By means of their real estate mortgages and the blocks of bonds bought in former years, when the premiums were lower, some of the savings banks have been enabled to pay 4 per cent, to their depositors up to the present time. The necessity of reducing this rate has been growing for a long time. While the Bowery Savings Bank, because of high interest-yielding investments made years ago, might continue to pay 4 per cent, for a while longer, it would not be good business or savings bank policy. Our percentage of surplus to the volume of deposits is constantly decreasing. Our surplus is increasing, but the ratio of its increase to the increase of deposits is growing less all the time. very carefully hedged in by the law regarding

The six largest saving a banks in the borough of Manhattan, with their total deposits on Jan. 1. 1898, and the rate of interest that they have been paying to devositors, are: The Howery Savings Bank, \$62,149,349, 4 per cent.; the Bank for Savings, \$55,489,446, 4 per cent.; the Emigrant Industrial Savings Bank, \$52,197.-80,38 per cent. to which its rate was reduced from 4 per cent, on July 1, 1898; the German Savings Bank, \$40,438,651, 4 per cent.; Senmen's Bank for Savings, \$39,365,273, 4 per cent. and Greenwich Savings Bank, \$34,912,233, 3½ per cent. to which the rate was reduced six months after the Emigrant Industrial Savings Bank made its reduction. In the borough of Brooklyn the three largest savings banks are: Brooklyn Savings Bank, \$32,541,776, 3½ per cent, and 4 per cent, according to the size of the deposit; Williamsburg Savings Bank, \$30,355,020, 4 per cent, and the Dime Savings Bank, \$21,956,440, 4 per cent. All the Manhattan savings banks which have been paying 4 per cent, have more or less under consideration just now a reduction to 3½ per cent, and the Brooklyn banks have been according to the size of the deposits which have been payings Bank approach to the size of the savings banks which have been payings banks and a per cent, and the Brooklyn banks have also been consideration just now a reduction to 3½ per cent, and the Brooklyn banks have also been consideration. The six largest savings banks in the borough tion just now a reduction to 3's per cent, and the Brooklyn banks have also been considering the matter. It was reported yesterday that the Seamen's Bank for Savings was unlikely to re-duce its rate at the present time. As yet no formal action has been taken by the trustees of any of the institutions.

#### DORMITORIES FOR COLUMBIA MEN. Accommodations for 460 Students Will Be Provided on Morningside Heights.

The trustees of Columbia University decided yesterday to build dormitories on the new site on Morningside Heights. The spot chosen is the green at the northern end of the grounds fronting on 120th street. Here four buildings will be erected, two on 120th street, one on the Boulevard and one on Amsterdam avenue. They will accommodate in all about 460 students. They will cost, it is estimated, about \$750,000. Work will not be started until the money for them is secured, either by gift or by subscription. The funds of the university not just now permit an appropriation s for the buildings have already been ac-ed. McKim, Mead & White are the archi-

cepted. McKim, Mead & White are the architects.

The trustees also announced the receipt of two money gilts, one of \$50,000 from a friend of the university who wishes his name withheld. The gilt provides for the establishment of a children's ward in Roosevelt Hospital. This ward is to be known as the Abraham Jacobi Clinic. It is to be used by the students in the College of Physicians and Surgeons. The other gift, \$6,000, was made by Willard B. Perkins of Massachusetts. It provides for a travelling fellowship in architecture. Several smaller gilts to the department of mechanical engineering were also announced.

In recognition of the services rendered to the medical profession by Dr. Joseph O'Dwyer, the trustees have established the O'Dwyer scholarship in the College of Physicians and Surgeons. Prof. Kirchwey has been assigned to the Nash professorship of law.

President Low has presented to the universe. professorship of law.
President Low has presented to the university a portrait of his father, Abiel Abbot Low.
In whose memory the library was erected.

#### WINTER HOSPITALS FOR THE ARMY. A Large Number of Pavilions to Be Built

in Cuba for Sick Soldiers. WASHINGTON, Dec. 5 .- In his testimony be fore the War Investigating Commission to-day Col. Martin of the Quartermaster-General's office explained what preparations were being made for the construction of permanent winter hospitals for the sick of the army. Large contracts have been made for lumber to be shipped tracts have been made for lumber to be shipped to Cuba for use there by the Medical Department. This was in anticipation of the needs of the Medical Department and with a view to the construction of a large number of pavilions to be used for the sick. In this country the preparations were on a large scale. A 1.000-bed hospital was to be erected at Fort Monroe, a 1.004-bed hospital at San Francisco, and at other places pavilions were to be built to accommodate from 100 to 500 patients. At Fort Myer, near Washington, the riding hall had already been converted into a hospital, and other buildings were to be constructed for that purpose. The hospital capacity of the Government, exclusive of the colonies, would, when completed, take care of between 5.000 gad 6.000 soldiers.

#### DENTIST BEAUMONT A SUICIDE Shot Bimself Through the Heart Yesterday

- Iliness and Business Troubles. Dr. Arthur Beaumont, a dentist, who lived with his wife and four children at 80 West Eighty second street, committed suicide yesterday by shooting himself through the heart with a heavy pistol. For two years past Dr. Beaumout had been suffering from malaria, and he lost a great deal of practice. This made him despondent.

him despondent.

He arose at 8:30 o'clock yesterday morning and went to the bathroom. A moment later Mrs. Beaumont heard the report of a pixtol and found her husiand dead. Dr. Beaumont was 53 years old, and came from Alabama.

MISSION WORK AT YALE.

Students Will Shut Down on Indiscriminat Charity in Their New Building.

NEW HAVEN, Dec. 5 .- The new headquarters of the Yale Mission will be ready for occupancy n a few days. It is a two-story brick structure, with brownstone trimmings, in Franklin street, which is known as the Bowery of New Haven. The basement will have shower baths and will be used as the headquarters of a boys'club. The first floor consists of an auditorium capable of seating 150 persons and the third floor will contain clock rooms and reading rooms. will be lighted by a glass roof, and will be kept open day and night. The lodging-house feature of the Yale Mission work has been abolished The building will be used simply for the weekday and Sunday meetings of the mission and as a resort for denizens of the Sixth ward.

The present building is the result of a large

amount of work upon the part of Yale men. It began ten years ago under the leadership of Stagg, Corbin, Gill, Pinchot, and other literary and athletic lights of the class of '89, and ha been continued by their successors. The small rooms originally provided on Grand avenue were abandoned for more commodious quar-

been continued by their successors. The small rooms originally provided on Grand avenue were abandoned for more commodious quarters, and a few months ago a movement was started to erect a permanent building for the mission. Appeals were made to graduates and undergraduates for contributions. The total coet is figured at \$8,000, of which \$5,000 has been paid in. The erection of the building has resulted in a change in the methods of conducting Tale Mission work. Yale men are inclined to believe that the somewhat indiscriminate charitable work which has been carried on for some years has not been oversuccessful. They have found that the practice of giving free beds to needy applicants and furnishing oid clothes and occasional bushels of coal to other applicants does not pay. Whether such charitable work engaged in by college undergraduates, easily affected by a hard-luck story and the promise of reform, offers unusual temptations to old rounders is not known, but it cannot be denied that the managers of the Yale Mission have been often imposed upon. The chief purpose of the new mission, therefore, will be to teach the frequenters the advantages of a clean face and of moral and wholesome diversions. The meetings, which will be held on Tuesday and Sunday evenings, will be evangelistic. There will be short addresses by the students and singing, usually by delegations from the Giec Club. On Saturday night the best behaved and the cleanest will be admitted to the regular weekly entertainment. There will be impromptu performances of various kinds by the undergraduates; quartets from the Giec Club will sing the college glees; clog dances and comic songs will be given by undergraduate vaudeville artists; there will be minstreishows, and possibly an occasional play. The entertainment will be interspersed with coffee and sandwiches. Nothing in the way of a religious meeting will be attempted.

The managers of the mission also propose to undertake aboys' club. For the past few years a boys' club has been conducted by the so

#### FIFTEEN YEARS FOR APPLEGATE. Punishment of the Bold Young Jersey Law

yer Who Forged Deeds. TRENTON, N. J., Dec. 5.-In the Mercer County Court to-day Henry Leroy Applegate, the young awyer charged with forging the County Clerk's indersement of a mortgage, pleaded guilty to twelve charges of forgery and embezzlement, involving about \$15,000. He was sentenced to ifteen years at hard laper in State prison on three of the charges, and sentence was suspended in the other nine cases. After imposing sentence Judge Woodruff directed Prosecutor Crossley to begin proceedings in the

Supreme Court to have Applegate disbarred. Applegate is about 25 years old, and his crimes cover a period of about two years. They involve besides embezzlement, the forging of feeds, mortgages, bonds, indorsements, and releases. One of his transactions consisted of drafting a mortgage for Charles C. Mintle. drafting a mortgage for Charles C. Mintle. Afterward he obtained the paper on some pretenee and made two copies of it, both of which he negotiated. In another transaction he gave a mortgage on the house of Edward Oppenheimer, his next door neighbor, of which Oppenheimer knew nothing until the fact was discovered last week by a reporter who was working on the case. In another transaction Applegate secured the deeds for two lots owned by the Rev. Dr. J. R. Westwood of Philadelphia. Then he forged a deed of conveyance and a mortgage upon these. He made several deeds for mythical properties to his typewriter, Miss Kate Young, and floated mortgages on the deeds. In order to procure money in small deeds. In order to procure money in small sums from time to time Applegate gave checks on a bank at Yardiey, Pa. of which his brother-in-law was cashier. He employed Albert Gruennett and his wife to get these cashed, paying them 10 per cent, of the amount collected, Judge Woodruff said to-day it would take years to straighten out the titles to property upon which a cloud had been cast by Applegate's crookedness.

#### MISS LOUGHRAN'S LOST JEWELRY. A Brooklyn Woman's Suit Against Savannah Hotelkeepers for \$3,327.

SAVANNAH, Ga., Dec. 5 .- In the City Court of Savannah Miss Mary E. Loughran of Brooklyn, N. Y., is suing Watson & Powers, proprietors of the DeSoto Hotel, for \$3,327, the value of diamonds and jewelry stolen from her room at the hotel. and jewelry stolen from her room at the hotel. She left a morocco chatelaine bag containing the jewelry locked in her trunk in her room. During her absence some one entered her room and stole the following articles: A solitaire diamond bracelet worth \$1,600, one crescent and star pendant worth \$450, one pair of solitaire earrings worth \$350 and rings worth \$700. Watson & Powers contend that her loss was due to her own carelessness and that she left her room door unlocked.

#### MISTOOK TRESTLE FOR HOME. Fitzgerald Thought He Was at His Front

Gate and Stepped 20 Feet Into Air. Where the turnpike trolley line between Jersey City and Newark crosses the Delaware ackawanna and Western Railroad, just west Lackawanna and Western Hallroad, just west of the Hackensack River, is a steel trestle 20 feet or more high, which carries the trolley cars over the steam road.

On Sunday night Michael Fitzgerald, who was in a trolley car, started up suddenly, ran to the car platform and jumped off while the car was on the trestle. He was carried to his home in Kearny, where he is thought to be dying. He says he thought that he was right in front of his home in Kearny when he jumped from the car.

#### Business Troubles.

Frank M. and Henry Paret (Frank M. Paret & Co.), stationers and booksellers of 682 Columbus avenue, made an assignment yesterday to William H Keen

Judgment for \$3,053 was entered yesterday Judgment for \$3,053 was entered yesterday against Frank M. Katz of 1723 Madison avenue in favor of the Union Square Bank on a note. Efforts to serve Mr. Katz with the summons at his residence wore fruitless, as inquirers were always told that he was not in. Louis Niman, women's tailor, at 13 West Thirtieth street, filed a petition in bankruptcy yesterday with liabilities of \$8,112 and nominal assets of \$3,048.

#### Automatic Telephone Company Incorpo

rated. ALBANT, Dec. 5 .- The United States Autonatic Telephone Company, with principal offices in New York city, was incorporated with the Secretary of State to-day, with a capital of \$1,000,000. The company will manufacture and deal in telephonic and electrical apparatus. The directors are Elias E. Ries, Martin Lowenstein, Henry A. J. Wilkeus, Israel Steinhart and Henry J. Furiong of New York city.

\$100,000 Added to Harvard's Library Fund. CAMBRIDGE, Mass., Dec. 5 -By a recent vote f the Corporation of Harvard University \$100,000 has been added to the library fund Owing to the decline in the income of the library books much needed could not always be bought, and accordingly a petition was sent to the corporation asking for an increase in the

# California, Every Day in the Year. Two magnificently appointed trains leaving Chicago for Ca ifornia, daily 8:30 P. M. and 10:30 P. M. respectively, via the Chicago, Union Pacific and Northwestern Line. Time, service and equipment beyond compare. Sleeping car reservations, rates and information, Northwestern Line Office, 461 Broadway.—Adv.

DE ATE IS TRANSFORMED

SUNDAY WAS ALMOST LIKE SUNDAY IN THAT BAILIWICK.

Bowery Missions Crowded -- Sacred Con certs in Black—Martin Engel Association Votes Enthusiastically for Ice Water and Hurrahs for Chapman and Reform. Police Captain Chapman's cup of joy was filled to overflowing yesterday morning when he called into his private office in the Eldridge street station E. Wesley Half, his principal

ward man, and said: "Wesley, who

have thought that there would have been such

a change in the district?" "It, is grand work, indeed," replied Hall, The Captain's trip around the district Sunday night was so fruitful in demonstrations of the purification of the district that he felt impelled to express his gratification in the manner stated above. On Sunday night the Bowers missions were crowded and many people were unable to obtain admittance. Bowery Bill and Long Reach Reagan were the principal speakers in the mission next door to the New York City Bureau of Encumbrances saloon and related personal experiences. In one of the concert saloons the orchestra was dispensed with and a parlor organ substituted. The seriocomics were all dressed in black, and many o

them wore eyegiasses as they sang sacred and sentimental music from music books. Before midnight the Bowery was almost deserted, and in Allen and other neighboring streets the policemen on post kept their lonely vizils anywhere, anywhere, out of the wet. A number of the members of the Martin Engel Association held a meeting earlier in the evening in the clubroom at Grand and Ludlow streets, and it was here that Capt. Chapman, who dropped in while the meeting was in progress, levinced his great surprise at the wonderful change that had come over the district.

Shortly after the meeting opened High Low Lewey arose and said: "Boys, I'm a changed man. I will prove it to you," and he suited the action to the words by depositing in the stove ten decks of cards, which were a part of the paraphernalia of the clubroom.

Fiddles Finkelstein then stood up and said: "I move, Mister Chalmans, dot ve tap no more beer in der clubroom."

The motion was carried with only one dissenting vote, which was cast by Rosey the Lawyer. streets the policemen on post kept their lonely

senting vote, which was cast by Rosey the Lawyer.

Pete the Barber was the next speaker, and
he said: "I move's miotions dot ve tear from
der vail der pictures of dose vomans mitout
any clothes on only tights."

The proposition was unanimously indorsed,
after it had been seconded by Max Hochstim.
Mike Hannigan, the Weighing Machine Man,
moved that money be appropriated from the
treasury to purchase and maintain an ice
water tank in the clubroom, and there were
no objections.

At this juncture High Low Lewey arose
excitedly from his seat, and, waving his arms
in the direction of the back door, shouted: "I
see you! I see you! You can't get away from
us that way."

in the direction of the back door, shouted: "If see you! I see you! You can't get away from us that way."

A tuft of black hair could be discerned extending beyond the edge of the door.

"Hurrah for Capt. Chapman!" shouted Lewer, as the Captain followed the whiskers into the room. The cheers were given with a will. The Captain bowed and then went away again. Pretzels Demmerle moved that the club purchase five backgammon boards and ten sets of checkers, so that the young men belonging to the club could be weaned from the allurements of the "saloon. The motion was carried.

was carried.
Sliver Dollar Smith then offered the follow Silver Dollar Smith then offered the following resolutions:

"Resolved, That each and every one of us agrees to act as a committee of one to assist Capt, Chapman in his glorious work.

"Resolved, That we extend to Capt. Chapman our sincerest support in his efforts to purify the district and to bring it back again to its former condition of respect for law and order.

"Resolved, That the above resolutions be suitably framed and hung in the clubroom."
The resolutions were adouted with great enthusiasm, and the meeting adjourned.

#### GREAT NAMES YOKED.

Baron von Muenchausen Married to Mar tha Washington Beckel.

The marriage of Martha Washington Becke to the Baron Burkard von Muenchausen took place at 5 o'clock yesterday afternoon at the residence of the bride's father, 50 West Sixty-ninth street. The bride is the daughter of Joseph Beckel, a wealthy corset manufac-turer. Baron Muenchausen is the owner of large estates near Hanover, Germany, and traces his descent from the famous Baron Karl Friedrich Hieronymus Muenchausen, the un-

Friedrich Hieronymus Muenchausen, the untruthful.

Miss Beckel, whose baptismal name suggests the opposite pole of veracity, met the Baron while travelling in Germany, about a year ago. They became engaged three months ago, but the engagement was never publicly announced. It was intended to have the marriage take place next January, but on Sunday the Baron got word from Germany that he was needed at home to settle up some affairs connected with his estates. He will sail to-day. It was decided on Sunday night to have a very private weiding yesterday afternoon, and a few friends were hastily summoned by telegraph. The Rev. Dr. D. Parker Morgan of the Church of the Heavenig Rest officiated. The Baron was attended by his brother. Rembrandt Muenchausen, who acted as best man, and the Baron von Schmidt, who was head usher. The bride was Schmidt, who was head usher. The bride was given away by her father. George W. Beckel, a brother, was one of the ushers. The baron-ess will not follow her husband to Europe un-til January.

#### PASTOR MORGAN TO LEAVE,

Greenport Church Cuts His Salary and He Gives Notice of Quitting.

GREENPORT, N. Y., Dec. 5.-The Rev. W. S. Morgan resigned as pastor of the First Baptist Church of this village yesterday. His resignation was read from the pulpit immediately after the communion service. Many members of the congregation flocked around Dr. Morgan afterward entreating him to remain. Dr. Mor gan has asked that his resignation take effect March 1. The church has taken no action and March 1. The church has taken no action and probably will not until the annual meeting in January. It seems to be generally understood that the matter which led to the resignation was a difference about salary. The trustees explained recently that in order to meet their financial obligations they would be obliged to reduce the pastor's salary from \$1,200 to \$1,000. Mr. Morgan said to-day that his relations with the people were most cordial and friendly. He considered, however, that his usefulness as pastor in Greenport was at an end and that he could find a much larger field of work in some other section. Dr. Morgan was born in south Wales in 1845 and came to America in 1889. He entered Yale and in 1805 received the degrees of B. D. and Ph. D. In December, 1885, he assumed charge of the Greenport church.

#### NO CASE AGAINST D. C. ROBINSON. Mutual Life Indictment Against the Elmira

Man Dismissed.

On the recommendation of the District Attorney Justice Smyth of the Supreme Court dismissed yesterday an indictment for grand larceny against David C. Robinson of Elmira, who was the agent in that city of the Mutual Life Insurance Company. It was alleged that Robinson had falsely certified that property in Elinson had falsely certified that property in Elmira, on which the company lent Robert W. Bush \$30,000, was worth \$87,000, when it was worth much less. The motion was made on statements of the District Attorney that the company had renewed the loan and that the crime could not be established against Robinson, as it was based on an error of judgment of values. Justice Smyth says:
"In this case the District Attorney Informs the Court that he declines to prosecute this action further for the reason above stated, and I know of no power vested in this Court to compel him to do so in opposition to his judgment, and the reasons presented by him upon this application satisfy me that in furtherance of justice the order applied for should be made."

#### Mount Vernon and William Keeler of Yonkers, out on parole from Eimira State Reformatory. and confined in the county jail, charged with a burglary committed in Mount Vernon,

Young Burglars Break Jail at White Plains.

with a burglary committed in Mount Vernon, broke jail here last night and escaped. The pil has just been remodelled. The prisoners pried the bars apart, breaking one, until they made room to squeeze through. The noise of the storm aided them, and their absence was not discovered until the guards went to lock the prisoners up for the night. Sheriff Molloy has suspended the keepers, John Livingston, Henry Van Scoy and Joseph Acton, pending an investigation.

Arbuckle Brothers made another cut of 1-16 of a cent a pound yesterday in refined sugar. bringing their price for granulated to 5% cents a pound. The Doscher refinery coincided in the reduction, but the American Sugar Refining Company continued its posted quotations of last week, which were on the basis of 5x cents a point for granulated. It was asserted in the sugar district, however, that the company was shading prices to the basis of its competitor's figures.

CHARGES AGAINST BANK OFFICERS. A Stockholder of the Mercantile Co-opera

tive Bank Wants an Accounting. Caleb B. Leach of Middletown, Conn., has brought suit in the United States Circuit Court coningt the Mercantile Cooperative Bank, 132 East Twenty-third street; John W. Newbery, its President, and Charles Ciaghorn, Augustus L. Chatterton, Archibald M. Pentz, William A. Hemphill, George H. Amadell, Benjamin Brown and John Frankenheimer of the Board of Directors. The praintiff asks that the defendants be required to make an accounting, that an examiner be appointed to investigate the management and affairs of the bank and that the President and directors be restrained from pay-ing out any of the funds pending the hearing of

Mr. Leach, who says he owns 190 shares of

the case in court.

the stock of the bank, the maturing value of which is \$100 a share, and upon which he has which is \$100 a share, and upon which he has paid \$0,500, charges the President and directors with malfeasance. The bank, he says, is a building, mutual loan and accumulating fund association, of which the President has obtained almost absolute control. In December last the plaintiff says he sought to surrender his shares and receive their value, as he had a right to do under the by-laws. The defendants, the complainant says, refused to allow him to withdraw his money, saying that the by-laws had been altered. The complainant also says that the directors have entered upon unsafe contracts with the money of the bank. Uncarned dividends have been raid and the law has been violated by the defendants in making loans upon second mortgages, says Mr. Leach. The plaintiff further asserts that the operating expenses have been excessive, amounting to over \$30,000 last year, and he says that the defendant corporation is on the verge of insolvency, the asserts not being equal to the liabilities. The condition of the bank has been misrepresented to stockholders by the defendants, Mr. Leach asserts, and the defendants have organized a corporation known as the Mercantile Cooperative Bank. As an example of the alleged misrepresentation to stockholders, Mr. Leach says that to the Banking Department total earnings of \$104.608.80 were reported. To the Banking Department the amount due shareholders was given as \$458,320.95, these figures being increased to \$1,044,801.71 in a statement issued to shareholders by the defendants. paid \$9,500, charges the President and direc-

#### TORRENS SYSTEM IN EFFECT. First Session of a Court for the Registration

of Titles to Land. Boston, Dec. 5.-The first session of the first

Land Court for the registration of titles under the Torrens system in the United States was held this morning in the new courtroom in the Tremont building. The court passed upon two petitions for a registered title. As the petitions were uncontested, the proceedings in themselves were of little interest, but the event is important as marking the first decrees under a important as marking the first decrees under a system which is a radical departure from methods heretofore employed in this State. Each of the titles concerned had gone through the following stages:

First—An application for registration was made by the person asserting ownership of the fee; this was accompanied by plans of the land and all the data in regard to the title in the possession of the applicant.

Second—The title, with all the papers relating thereto, was submitted to an attorney for an examination of the most thorough and searching character possible.

Third—The title examiner reported favorably on the application.

Fourth—A date was set for the hearing, an advertisement published in a newspaper, and notice sent to all persons known to have a possible interest.

ossible interest.

Fifth—The case came into court and the deree was entered.

cree was entered.

There is one more stage: a certificate of title will be issued to the applicant stating that he is the owner of the property, with or without incumbrances, as the case may be.

The Torrens system of land transfer, in brief, provides for a determination of a title by a court of record, the granting of a certificate of title good against all, the world, and the subsequent transfer of property by the cancellation of the old certificate and the issuance of a new one. Its objects are certainty, simplicity and economy in the transfer of land.

#### BURGLARS WORK IN THE STORM. More Active Than the Jersey City Police.

Burglars took advantage of the storm on Satirday and Sunday nights to operate in Jersey City. Some time after midnight on Saturday they broke into Wohltmann & Wilkens's saloon at Montgomery and Washington streets, which was formerly owned by Henry Albers. The place is closed promptly at midnight on Saturday and is not opened in a regular way again until midnight on Sunday. It has a glass front and side, and a light is kept burning. The burglars opened it between hours by forcing

onen one of the front doors on Montgomery street. Four hundred cigars, some whiskey, and some champagne were carried away. D. A. Wolff & Co.'s clothing store, at 48 Newark avenue, three blocks above the saloon, was entered through the skylight of the extension. Policeman Heath was in Hallroad avenue trying the war doors when he noticed the light ing the rear doors when he noticed the light in Wolff's being turned down. He ran around to the front and he and Roundsman Ramsey found the front door open. They made a thorough search of the premises, but the burg-lars hat gone.

Troll Brothers' shee store, 401 Palisade ave-

Troll Brothers' shoe store, 401 Palisade avenue, was entered yesterday morning and seventeen pairs of shoes, two overcoats and \$40 in money stolen. The burglars sawed the iron bars in front of a side window and pried the window open with a immy. They were probably frightened away, as a large assortment of the best shoes in the store was piled up ready for removal.

#### MISS CONLIN ASSAULTED.

Her Brother Captures the Assailant and Drags Him Two Miles to Jail.

KINGSTON, Dec. 5 .- John Coles, a tough character, who has served a term in prison for theft, attempted to commit a criminal assault on Miss Kate Conlin, 19 years of age, at 11 o'clock this morning, near Wilbur, and is now in iail. He grabbed Miss Conlin by the throat and she fought him for about half an hour. Miss Mary Dunn, a factory girl, came along on her way to dinner, and her attention was at-

her way to dinner, and her attention was attracted by Miss Conlin's cries. She went to the girl's rescue, and as Coles started for her the two girls ran away. Miss Conlin, besides having her clothes almost torn off, had two teeth knocked out and her face badly scratched. She is also suffering from nervous shock.

Samuel Conlin, a brother of the girl, armed with a large knife, started in pursuit of Coles, and at about 2 o'clock tound him in the yard of the West Shore Railroad, about two miles from the seene of the assault. Conlin grabbed him by the throat and then almost dragged him to Wilbur. While on a railroad bridge just over the seene of the assault Conlin attempted to throw his prisoner off, but Coles begged for mercy, saying he would willingly go to prison for twenty years if Conlin would not kill him. After giving him a beating Conlin brought Coles to the jail and turned him over to the Sheriff.

#### THE \$5 BRIDE TO GO TO PRISON. Pleaded Guilty of Bigamy and Ignorance

Mrs. Nellie Van Hise, 18 years old, who was sold for \$5 by her husband several weeks ago to a returned soldier named William Devey, pleaded guilty in Newark yesterday to a charge of bigamy, and Judge Fort sentenced her to one year in the penitentiary. She pleaded lack of education in extenuation of her crime. The father of young Van Hise pressed the charge under which she was convicted.

#### Mrs. Wiegand's Alimony Reduced.

Vice-Chanceller Stevens, in Chancery Chambers, Jersey City, yesterday, made an order'reducing Mrs. Eliza Wiegand's alimony from WHITE PLAINS, Dec. 5 .- Charles O'Connor of \$2,200 to \$1,300 a year. Mrs. Wiegand secured a separation seven years ago from her hus-band, John Wiegand, a wealthy florist, who owns extensive greenhouses in Secaucus. Jerowns extensive greenhouses in Secaucus. Jersey City and Keyport, N. J. Two daughters went to live with their mother and two sons with their father. One of the daughters has since been married, and for that reason and because business has fallen away Wiegand, through Lawyer Willard C. Fiske, asked for a reduction of the alimony. Former Judge Paxton opposed the application and considerable testimony was taken. The Vice-Chancellor, in giving his decision, said that he considered \$1,300 a year a liberal allowance.

#### Hoboken Free Bathhouse Sunk.

When the residents of Hoboken awoke yes terday morning they discovered that the storm during the night had sunl; the free public bath, which was moored in the basin off Hudson Square Park. The bath was supported on pontoons, which sprang aleak and filled when they were rocked by the storm. Building Inspector Steigleiter said yesterday that steam pumps would have to be used to float the bath, and it will be necessary to place it on dry dock to repair the pontoons.

## DEATH IN THE WINDSTORM.

A FALLING PENCE CATCHES BRIDGET

COSTELLO. Hundreds Tramp Above Her Body Before Its Discovery—Doubled Under the Tall Billboard and Her Spine Broken—The Wind Gusts Tear Down Buildings.

Bridget Costello, 24 years old, a servant employed in James Fields's house, 822 Grand street, Jersey City, was killed during the storm on Sunday by a fence falling upon her. She had been visiting her sister, Mrs. Murtha, at 589 Grand street, and left there at 9:15 P. M. About half an hour later Policeman Lockwood discovered that a big fence Grand street and Garfield used by James O'Mealia, a bill poster, for posting bills, had been blown down and was lying over the sidewalk. He telephoned to Captain McKaig, at the Cummunipaw avenue station. The Captain asked him if the fence interfered with travel, and the policeman told him that it did not, that anybody could walk over it. Captain McKaig said not to bother about it, as it could not be removed until morning unless it was absolutely necessary.

About 10 A. M. yesterday two men who were walking over the fallen fence had their attention attracted by a piece of cloth sticking up through a crack. They summoned George Bender, a barber, and Julius Frey, and togethe they lifted the fence high enough to see that there was a human body underneath. It proved to be Miss Costello's. She had been doubled over with her face near her feet, and her spinal column was broken. The body was taken to the Morgue, where it was identified by Mrs. Murtha. Several hundred people had walked over the fence before the body was disrovered. The storm did considerable damage to prop-

Covered.

The storm did considerable damage to property. A chimney on John Siefke's house was blown down. The tin root on the Bergen Bantist Church, at Madison and Clinton avenues, was partly torn off, the cathedral glass windows were broken and the scuttle cover was lifted off and landed in the yard of a house across the street. The damage is about \$400.

Several yachts belonging to the Greenville Yacht Club were dragged from their moorings near the clubhouse at the foot of Linden avenue and dashed upon the shore. Two of them, owned by George Ruffle, were wrecked. Another one, whose owner's name could not be learned, was driven down to Morris & Cummings's dock and dashed to pieces on the rocks. The club's float and dock were wrecked.

The Lehigh Valley Railroad Company's bridge over Newark Bay was badly damaged. Part of the roof of Christ Hospital was blown off and several windows were broken. The scaffolding around a new wing which is being added to the hospital was torn down by the wind. Two unfinished buildings on the boulevard were demolished. One was near Tonnele avenue and the other at Pavonia avenue.

#### THE ORANGES SUFFER.

Episcopal Church Broken.

ORANGE, N. J., Dec. 5 .- A barn being constructed for T. Newton Foster in Llewellyn Park, West Orange, was wrecked by the wind last night. The chimney on the Washington Public School in West Orange fell, doing considerable damage to the roof. The falling of a large tree at the corner of Lincoln and High-

large tree at the corner of Lincoln and Highland avenues. Orange, knocked the telephone and electric light wires down and that section of the city was left in darkness.

A part of the roof of Louis Gotthaner's residence in Whittlesley avenue, West Orange, was blown off. A handsome stained glass window in St. Andrew's Episcopal Church, Centre street, South Orange, was broken. The gates at the Baker street crossing of the Delaware, Lackawanna and Western Railroad, in Mablewood, were smashed and swept on the track, but were removed before any train was due. Nearly the entire roof of the grand stand overlooking the bicycle track in the shooting park at Valisburg was swept from its fastenings by the gale and some of the timbers were carried over 200 feet.

#### YONKERS HOUSES UNROOFED. Seventy Persons Dispossessed in Three Tene ment Houses.

YONKERS, N. Y., Dec. 5 .- Shortly after 11 clock last night a burst of wind coming with great force tore the roofs off the three fourstory brick tenement houses at 142 to 146 Palisade avenue, owned by John H. Covne.

The ripping of timber awakened the tenants. and women ran screaming into the hallways, ollowed by men with children in arms, and a followed by men with children in arms, and a wild rush was made down the stairways. Forty of the inmates darted out into the snow, ice and rain, clad only in their night clothing.

Finally a tremendous uproar was heard and then what appeared to be a great cloud was seen to float through the air. The roofs were carried across the street and against the residence of Thomas H. Walsh, at 12d Palisade avenue, where they went to pieces. About seventy persons were dispossessed by the unroofing of the tenements.

#### HAVOC AT ASBURY PARK.

Wind Picks Up Bathhouses and Board-

walks and Wrecks Them. ASSURY PARK N. J. Dec. 5.-The wind which swept through here yesterday afternoon and continued in gusts for several hours ripped up about 600 feet of the Ocean Grove boardwalk between Atlantic avenue and Ocean Pathway and carried it far west into Ocean Pathway and carried it far west into Ocean avenue. The end of the Seventh avenue letty in Asbury Park succumbed to the force of the waves. A group of thirty-five bathhouses at Lillagore's pavilion was picked up and carried into Fietcher Lake by the gale. The wind blew down the sheds of the Avon Lime Company and also broke off a large flagpole on Cookman avenue. Trees were blown down all over town. On account of danger from failing wires, the electric light plant shut down early father evening and left the streets and many houses without lights.

#### CRANBURY STEEPLE GONE. First Presbyterian Church Loses Its Top-

ping Just Above the Belfry. NEW BRUNSWICE, N. J., Dec. 5 .- At 8:30 o'clock last night there was a terrific gust of wind which caught the old First Presbyterian Church at Cranbury and toppled over fifty feet of the top of its steeple. It was found that the steeple had just struck the edge of the state roof in falling and had not much damaged the rest of the church building. The spire had been blown off just above the beltry. There was no service in the church last night, as the congregation was participating in a union service in the Second Presbyterian Church. At Lincoln forty-five cedar trees on Cedar lane, that were reputed to be 100 years old each, were torn up by the roots.

WRECKED IN THE FURIOUS GALE. Schooner Vamoose Beached at Block

Island and Her Captain and Mate Lost. NEWPORT, R. I., Dec. 5 .- The three-masted schooner Vamoose went ashore early this norning on Clay Head, Block Island, and she is fast breaking to pieces. The news was brought here by the steamer Danielson. The Vamoose is of British register, hailing from Nova Scotia, and was loaded with soft coal. The Captain and mate were drowned. Four of the crewwere taken off in the breeches buoy by the life-saving crew and two came ashore on

a raft.

The wind at the time of the wreck reached a velocity of from 75 to 80 miles an hour. The vessel will be a total loss.

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THE STORM UP THE HUDSON.

Much Damage Done in and About Newburg-Flagman Missing. NEWBURG, Dec. 5 .- The terrific hurricans of ast night did a great amount of damage. Its

like has not been experienced here in many years. It came from northeast and east. Boats were sunk, big buildings unroofed, electric care stopped people injured telephone telegraph and electric light poles blown down and service stopped in each case. A windmill at Carter's greenhouse went down through the office building, breaking a thousand panes of glass. The roof of the "Leslie." in Grand street, was torn off, and glass in the Palatine Hotel blown in. Seventeen beautiful shade trees on the Balmville road, between the city line and Baira of Gilead tree, were blown down. The frame shed of the Muchattoes Lake Ice Company was lifted off its foundation and Company was lifted off its foundation and destroyed. A coal barge loaded with soft coal wont down at the foot of First street. At Marvel & Co.'s yard the hurricane deck of the barge Susquehanna was blown away, the Bay Queen's deck was crushed and the steamer black was stove in amidships. The big brick sixty-foot stack at Mead & Taft's mill at Cornwall was blown down and went through several floors, broke machinery and did \$2,000 damage. The shanty of the flagman at Storm King Mountain, between Cornwall and West Point, was blown into the Hudson. The flagman ennot be found and is undoubtedly drowned.

There was a washout on the West Shore at

man cannot be found and is undoubtedly drowned.
There was a washout on the West Shore at New Windsor. A two-story frame building on Dairyman Henry Cook's place at Middlehope was litted off its foundations and carried thirty feet. Several of the largest and finest trees in Washington's Headquarters Park were uprooted, and the buildings of the Chadbourn & Coldwell Manufacturing Company, Higginson's plaster mill, Samuels & Littled's building, corner of Water and Barclay streets; the Hon. Russell Headley's dwelling, Mrs. Ann Garrison's dwelling, 60 Smith street; Cornelius Muligan's brick building, corner of Broad and Water streets; William Chambers's dwelling at 11 Washington place and others were unroofed. Trees, fences, billboards and small houses were blown down and carried hundreds of feet away. The cornice of Mr. Chambers's house was blown across the street and over the high dwelling on the opposite side and was found in the back yard.

#### BATH BEACH AND CONEY ISLAND. fallen Electric Wires Kill a Horse-Build ings Down and Damage by the Sea.

In the suburbs of Brooklyn telegraph and telephone wires were down in many places yes terday and traffic on the roads was delayed on account of a number of washouts caused by Sunday night's storm. A two-story frame house in course of erection at Eighty-firs street and Eleventh avenue, Bath Beach blown down. The building was owned by Felix McCloskey of Bay Twenty-second street, Bath

McCloskey of Bay Twenty-secondistreet, Bath Beach. The damage is estimated at \$1,700. A three-story frame building which was being erected in Ovington avenue, Bay Ridge, by James Garriety, was also blown down, causing a damage of \$2,000.

At midnight a big oak tree at Third avenue and Seventy-fourth street was uproofed, and, in failing, carried down the trolley wires of the Brooklyn Heights Railroad for four blocks. An emergency repair wagon was sent to the scene, and one of the horses, coming in contact with the live wire, was instantly killed.

At Concy Island the largest portion of the southern end of the Ocean Parkway was carried awy by the sea and the old Concourse was torn up. At the foot of West Thirty-sixth street a number of bathing houses, owned by Samuel McPherson, were carried out to sea, and a frame house owned by Derlius Nathug was blown down. The builkhead at Brighton Beach and a portion of the railroad were destroyed, and the tide rushed in under the grand stand and upon the track of the Brighton Beach Racing Association. The music hall was also damaged to a considerable extent, and the supports of the structure are now in dancer of giving way. In Sheepshead Bay a number of small yachts were sunk, and many of the boathouses on the shore front were blown away.

#### STORM'S HAVOC ON LONG ISLAND Buildings Blown Away, Boats Thrown Up

Sunday night's storm struck Staten Island with great violence. Twenty telephone wires at the central office, Tompkinsville, fell on the trolley wire of the Staten Island Electric Rail-road, cutting off the telephone service. The Rapid Transit road had a wash-out of 100 feet on its west-bound track near Clifton. During the height of the storm all the dynamos at the New York and Staten Island Electric Com pany's plant were shut off, leaving the island in darkness. At South Beach the storm did the greates

damage. Small craft moored near the beach were thrown onto the boardwalk and wrecked. A pavillon twenty feet square, adjoining the hotel of J. T. Gebhardt, was litted bodly, blown over the top of the hotel into a street on the other side and was smashed to pleces. A board from the pavilion went through the clapboarding and plastering of the hotel into one of the rooms. Mr. and Mrs. Gebhardt were the only persons in the hotel at the time. They were not injured. The high tide and breakers flooded many of the hotels.

Trees were blown down all over the island. The barn of William Gill, a hotel keeper on Richmond avenue; Port Richmond, was blown down. The plazza of a house owned by Phillin Wolff on lichmond road, Stapleton, was blown away. lamage. Small craft moored near the beach

woif on filenmond road, Stapleton, was blown away.

The Staten Island ferry boats were able to weather the storm. Starin's steamboats How-ard Carroll and Matteawan, which broke away from their moorings and drifted down the Kill yon Kull, were rescued by tugs in Newark Bay.

Great Wind at Greenport, but Little Damage GREENFORT, N. Y., Dec. 5 .- A terrific easterly gale swept over this section last night and caused the tide to rise higher than it has been in the past ten years. The little catboat Mola-Mola, owned by Philip Klipp, broke from her Mola, owned by Philip Klipp, broke from her moorings and was driven high and dry on the new Catholic cemetery which borders the harbor. The cathoat Snapshot was also driven ashore. The tide nearly washed away the beach connecting Orient village with the remainder of Long Island. For several hours during the night it was isolated. The steam ferryboat Menantic was caught on the piles at her slip, and when the tide fell she was left almost entirely out of water. She was got down without serious injury.

#### \$10,000 Damage to the Long Branch Iron Pier.

LONG BRANCH, N. J., Dec. 5.-Ten thousand dollars damage was done to the iron pier at this place by the storm last night. One hundred and sixty feet of the pier is gone, leaving dred and sixty leet of the pier is gone, leaving pieces at each end of about that same length. The pier looks as though a vessel had struck it. It is believed that wreckage caused the loss. The pier was built in 1894 at a cost of \$30,000. It will be rebuilt between now and spring. Many of the bathing houses along the beach were destroyed, and a small house at Piensure Bay in course of construction was blown over.

#### Matawan Freight House Unroofed.

MATAWAN, N. J., Dec. 5.-Telephone and tele graph wires were blown down last night and communication with the outside world was not re-established until to-night. The roof of the large freight house at Matawan depot was large freight house at Matawan depot was blown off. Outbuildings upon the farms of A. P. Nivison, Stephen Ahearn and Henry White were blown to pieces. A large plate glass window in the front of the store of George Heiser, on Commercial Block, was broken by the force of the gale. Between this place and keyport a long row of cedar trees were torn from their roots and thrown in the roudway.

#### Wrecks in Haverstraw Bay.

HAVERSTRAW, Dec. 5 .- The storm of last night caused more damage to shipping in Haverstraw Bay than the blizzard of a week previous Five barges loaded with brick and one barge loaded with coal dust were sunk while moored to the docks, most of them dunping the greater part of their cargoes before going to the bottom. The schooner Margaret Jane was driven high and dry on the dock of Phillip Goldrick's brickyard, where she now lies a total wreck. No lives were lost.

#### Missing Lightship Turns Up.

NEWPORT, R. I., Dec. 5 -Capt. W. T. Dodge of the fishing schooner Farle and Nettie arrived here to-day from Block Island, and reports that when he left there the Hen and Chickens lightship, which went adrift during the storm a week ago, has been sighted off Block Island, making for Newport. This noon she was seen off Point Judith, and now it is thought that she has made a harbor at Dutch Island.

#### Damage by High Water at Patchogue. PATCHOGUE, N. Y., Dec. 5.-The gale which

revalled last night caused unusual high tides the Great South Bay, the water being at its highest for this year. Much damage was done to the bulk heads in front of the large summer hotels. The Ocean Avenue Hotel bulk head was almost washed away last night, by the waters which ran over the lawn in front of the houses.

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THE WRECK OF THE PORTLAND. A Demand That the Company Shall Eme

ploy Divers in a Search for It. Boston, Dec. 5 .- Dr. Joshua F. Lewis of the State Board of Charity, who returned this atternoon from five days' work at the scene of the wreck of the Portland, has some very decider! views as to the duty of the Portland Steamship Company, and these are shared by M. L. Adams. Chairman of the Provincetown Board of Selectmen, who came up from the cape with him. They believe that the company should at once make an effort to locate the wreck, and senid divers down to search for bodies, valuables and records. They visited the State House this afternoon in an effort to interest the Governor and other State officials in the matter.

The theory sdvanced in Tars Sun of Wednesday last that the Fortland foundered instead of striking on a resf or sand bar is now generally accepted by all who have detailed knowledge of the wreek. Dr. Lewis believes that the steamer was overwhelmed by the terrific seast which prevailed during the hurricane, and that after her top hamper had been washed away she filled and sank. He places the spot where the side-wheeler lies about midway between Race Point and High Head stations, off the northern end of Peaked Hill Bars. Mr. Adams has no doubt in his mind that there are many bodies imprisoned in the wreek. He thinks is entirely practicable to send divers down to the wreck, and thinks, with others along the cape, that steps to do this should have been taken days ngo by the company.

C. F. Williams, the local agent of the Portland line, refused to talk about the possibility of the company's searching for the wreck of the steamer. records. They visited the State House this

Storm Loss in Atlantic City \$15,000. ATLANTIC CITY, N. J., Dec. 5 .- The total loss sustained here by vesterday's storm will amount to about \$15,000. Several buildings. including the scenic theatre, were unroofed and two buildings in course of construction were wrecked. The trolley line is still crippled, because half a mile of trolley poles went down

Damaged in the Hurricane Off Hatteras. LEWES, Del., Dec. 5 .- The lumber schooner John H. May, from Jacksonville for New York. came into the Breakwater this morning leaking one hundred strokes an hour in still water. The vessel encountered the hurricane off Hat-teras on Nov. 27 and lost her decikoad, boat and all deck movables.

# **A Rusty Nail**

in a vessel of wine, allowed to stand for some time, and then taken in small doses, was the ancient method of "taking an iron tonic" centuries ago. In this advanced age physiology has discovered the exact chemical compound of iron as it exists in all food and is absorbed by the digestive organs to nourish the body through the blood: this compound is called ferratin and is

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